



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** [ENTERPRISE FINANCIAL SERVICES CORP](#)

**City/State** [CLAYTON, MO](#)

## Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [13,084,506](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[ENTERPRISE FINANCIAL SERVICES CORP](#)  
[150 NORTH MERAMEC](#)  
[CLAYTON, MO 63105](#)

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## Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	13,628,267			10,094,453			11,442,602			8,224,693			6,880,713		
Net income (\$000) .....	92,842			68,331			133,055			74,384			92,739		
Number of BHCs in peer group .....	132			131			130			147			146		
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	3.13	2.67	82	3.23	2.65	85	3.19	2.60	86	3.32	2.96	78	3.48	3.21	64
+ Non-interest income .....	0.48	0.96	23	0.54	1.11	22	0.58	1.04	27	0.63	0.98	33	0.71	0.90	36
- Overhead expense .....	1.86	2.17	33	2.07	2.24	43	2.13	2.17	50	2	2.48	25	2.39	2.59	39
- Provision for credit losses .....	-0.05	0.09	11	-0.05	-0.15	67	0.12	-0.09	93	0.80	0.38	91	0.09	0.12	47
+ Securities gains (losses) .....	0	0	43	0	0.01	26	0	0.01	23	0.01	0.02	47	0	0.01	15
+ Other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	46	0	0	54	0	0	82
= Pretax net operating income (tax equivalent) .....	1.79	1.40	84	1.74	1.79	53	1.52	1.66	41	1.16	1.22	49	1.71	1.53	70
Net operating income .....	1.36	1.06	82	1.35	1.36	54	1.16	1.26	41	0.90	0.97	45	1.35	1.19	65
Net income .....	1.36	1.06	82	1.35	1.35	55	1.16	1.26	41	0.90	0.97	45	1.35	1.19	65
Net income (Subchapter S adjusted) .....				1.63			2.16			1.97			1.27		1.41
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.56	3.12	78	3.72	3.14	87	3.66	3.06	87	4.07	3.78	77	4.88	4.49	83
Interest expense .....	0.19	0.24	40	0.24	0.27	54	0.22	0.25	53	0.46	0.57	36	1.06	1.02	53
Net interest income (tax equivalent) .....	3.38	2.88	82	3.48	2.85	85	3.44	2.80	87	3.61	3.17	81	3.82	3.45	69
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.03	0.08	42	0.18	0.13	64	0.14	0.11	65	0.03	0.11	27	0.13	0.11	65
Earnings coverage of net loan and lease losses (X) .....	85.92	-9.51	81	12.84	4.52	50	15.62	39.72	41	81.45	33.55	82	18.66	22.46	53
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.52	1.17	81	1.77	1.39	78	1.61	1.23	80	1.89	1.35	85	0.81	0.94	34
Allowance for loan and lease losses / Total loans and leases .....	1.52	1.15	81	1.77	1.37	80	1.61	1.20	82	1.89	1.33	86	0.81	0.93	36
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.28	0.41	35	0.61	0.63	55	0.37	0.49	37	0.63	0.67	51	0.61	0.56	63
30–89 days past due loans and leases / Total loans and leases .....	0.25	0.32	47	0.09	0.27	22	0.42	0.32	74	0.18	0.26	43	0.25	0.31	50
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	0.90	3.09	42	-0.97	-1.82	56	-7.98	-2.33	32	5.09	0.77	60	17.57	10.70	74
Net short-term noncore funding dependence .....	-1.11	-1.79	46	-2.86	-8.21	68	-10.14	-7.71	38	3.21	-3.25	68	14.88	5.88	84
Net loans and leases / Total assets .....	69.80	61.60	71	68.66	59.81	76	65.59	58.67	68	72.83	69.27	60	71.95	72.36	40
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.77	9.08	72	9.36	9.11	62	9.74	8.98	72	10.03	9.65	66	10.05	10.39	44
Holding company equity capital / Total assets .....	11.06	10.04	67	10.81	10.88	50	11.30	10.71	59	11.06	10.51	60	11.82	11.37	55
Total equity capital (including minority interest) / Total assets .....	11.06	10.14	66	10.81	11.01	48	11.30	10.82	58	11.07	10.57	59	11.83	11.43	54
Common equity tier 1 capital / Total risk-weighted assets .....	10.93	11.90	37	11.06	12.69	24	11.29	12.42	34	10.85	12.44	27	9.90	12.50	10
Net loans and leases / Equity capital (X) .....	6.31	6.22	51	6.35	5.51	71	5.81	5.53	60	6.58	6.79	46	6.08	6.55	38
Cash dividends / Net income .....	19.68	34	26	16.48	25.30	33	19.66	28.27	30	26.61	29.42	46	17.87	25.65	36
Cash dividends / Net income (Subchapter S adjusted) .....				69.44			-21.71			3.14			39.66		93.20
<b>Growth Rates</b>															
Assets .....	26.46	7.91	85	23.80	9.29	89	38.82	10.50	92	32.97	16.11	91	29.90	8.66	93
Equity capital .....	29.43	-0.29	90	28.84	9.31	91	41.72	7.46	93	24.42	8.42	94	43.62	12.19	95
Net loans and leases .....	28.57	11.87	86	17.50	0.79	89	25.02	3.36	91	34.59	9.99	93	22.51	8.63	88
Noncore funding .....	10.04	10.50	59	-29.37	-23.76	46	19.24	-14.79	85	-28.92	-12.78	29	25.54	4.16	79
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.01	46	0	0.01	46
Long-term debt / Equity capital .....	5.70	11.61	42	12.27	11.05	66	5.57	10.95	40	13.10	5.67	76	9.62	3.86	76
Equity investment in subsidiaries / Equity capital .....	103.99	103.92	57	109.33	103.07	82	103.72	103.22	58	112.46	104.49	80	114.24	104.21	85
Cash from ops + noncash items + op expense / Op expense + dividends .....	214	116.54	80	321.26	130.64	93	229.15	154.48	78	134.13	138.81	58	213.11	152.31	82

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	197,731	155,671	347,818	269,588	268,659	27.02	128.30
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	196,682	155,076	346,345	268,264	267,264	26.83	129.39
Tax-exempt income on loans and leases.....	1,049	595	1,473	1,324	1,395	76.30	20.44
Estimated tax benefit on income on loans and leases.....	353	197	488	439	457	79.16	-33.75
Income on loans and leases (tax equivalent).....	198,084	155,868	348,306	270,027	269,116	27.08	127.30
Investment interest income (tax equivalent).....	23,225	17,477	36,426	35,809	33,698	32.89	193.00
Interest on balances due from depository institutions.....	3,312	426	1,495	611	2,090	677.46	807.40
Interest income on other earning assets.....	690	567	1,275	904	1,093	21.69	283.33
Total interest income (tax equivalent).....	225,311	174,338	387,502	307,351	305,997	29.24	135.64
Interest on time deposits of \$250K or more .....	426	745	1,305	3,076	3,650	-42.82	-31.29
Interest on time deposits < \$250K.....	1,215	1,653	2,839	7,830	11,506	-26.50	-38.26
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	4,993	2,678	6,404	10,058	34,649	86.45	3.68
Interest on other borrowings and trading liabilities.....	3,221	3,183	6,408	8,852	14,055	1.19	38.24
Interest on subordinated debt and mandatory convertible securities .....	1,942	3,187	5,961	4,876	2,506	-39.06	54.99
Total interest expense.....	11,797	11,446	22,917	34,692	66,366	3.07	7.37
Net interest income (tax equivalent).....	213,514	162,892	364,585	272,659	239,631	31.08	152.29
Non-interest income.....	32,441	27,048	66,614	51,846	48,726	19.94	108.87
Adjusted operating income (tax equivalent) .....	245,955	189,940	431,199	324,505	288,357	29.49	145.56
Overhead expense.....	127,056	104,631	244,155	164,339	164,336	21.43	113.87
Provision for credit losses.....	-3,410	-2,623	13,385	65,398	6,372		
Securities gains (losses) .....	0	0	0	421	-49		
Other tax equivalent adjustments .....	0	0	0	0	1		-100.00
Pretax net operating income (tax equivalent).....	122,005	87,981	173,702	95,170	117,647	38.67	239.33
Applicable income taxes .....	25,957	17,307	35,578	17,563	23,297	49.98	143.70
Tax equivalent adjustments .....	3,206	2,343	5,069	3,223	1,611	36.83	234.66
Applicable income taxes (tax equivalent).....	29,163	19,650	40,647	20,786	24,908	48.41	151.21
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	92,842	68,331	133,055	74,384	92,739	35.87	281.34
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	92,842	68,331	133,055	74,384	92,739	35.87	281.34
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	92,842	68,331	133,055	74,384	92,739	35.87	281.34
Investment securities income (tax equivalent).....	23,225	17,477	36,426	35,809	33,698	32.89	193.00
US Treasury and agency securities (excluding mortgage-backed securities) .....	2,196	362	1,155	459	1,185	506.63	115.51
Mortgage-backed securities .....	7,140	6,054	11,927	20,092	25,243	17.94	23.89
All other securities .....	13,889	11,061	23,344	15,258	7,270	25.57	1113.43
Cash dividends declared.....	18,267	11,261	26,153	19,795	16,568	62.21	253.81
Common .....	16,100	11,261	26,153	19,795	16,568	42.97	211.83
Preferred .....	2,167	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.31	2.90	81	3.45	2.92	87	3.39	2.85	85	3.74	3.53	70	4.45	4.19	75
Less: Interest expense .....	0.17	0.22	41	0.23	0.25	53	0.20	0.23	52	0.42	0.54	35	0.96	0.95	52
Equals: Net interest income (tax equivalent) .....	3.13	2.67	82	3.23	2.65	85	3.19	2.60	86	3.32	2.96	78	3.48	3.21	64
Plus: Non-interest income .....	0.48	0.96	23	0.54	1.11	22	0.58	1.04	27	0.63	0.98	33	0.71	0.90	36
Equals: adjusted operating income (tax equivalent) .....	3.61	3.67	57	3.76	3.82	51	3.77	3.70	61	3.95	3.96	47	4.19	4.16	48
Less: Overhead expense .....	1.86	2.17	33	2.07	2.24	43	2.13	2.17	50	2	2.48	25	2.39	2.59	39
Less: Provision for credit losses .....	-0.05	0.09	11	-0.05	-0.15	67	0.12	-0.09	93	0.80	0.38	91	0.09	0.12	47
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	48	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	44	0	0.01	27	0	0.01	23	0.01	0.02	47	0	0.01	14
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	46	0	0	54	0	0	82
Equals: Pretax net operating income (tax equivalent) .....	1.79	1.40	84	1.74	1.79	53	1.52	1.66	41	1.16	1.22	49	1.71	1.53	70
Less: Applicable income taxes (tax equivalent) .....	0.43	0.33	78	0.39	0.41	45	0.36	0.38	48	0.25	0.27	49	0.36	0.35	45
Less: Minority interest .....	0	0	44	0	0	41	0	0	40	0	0	45	0	0	45
Equals: Net operating income .....	1.36	1.06	82	1.35	1.36	54	1.16	1.26	41	0.90	0.97	45	1.35	1.19	65
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.36	1.06	82	1.35	1.35	55	1.16	1.26	41	0.90	0.97	45	1.35	1.19	65
Memo: Net income (last four quarters) .....	1.19	1.12	62	1.23	1.25	50	1.16	1.26	41	0.90	0.97	44	1.35	1.19	65
Net income-BHC and noncontrolling (minority) interest .....	1.36	1.07	82	1.35	1.37	55	1.16	1.27	40	0.90	0.97	45	1.35	1.19	65
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.82	92.97	50	92.74	93.15	43	92.65	93.08	43	91.89	93.47	29	91.08	93.22	25
Average interest-bearing funds / Average assets .....	52.25	60.12	18	59.23	62.32	38	56.30	61.99	28	65.58	68.25	40	70.03	70.66	47
Interest income (tax equivalent) / Average earning assets .....	3.56	3.12	78	3.72	3.14	87	3.66	3.06	87	4.07	3.78	77	4.88	4.49	83
Interest expense / Average earning assets .....	0.19	0.24	40	0.24	0.27	54	0.22	0.25	53	0.46	0.57	36	1.06	1.02	53
Net interest income (tax equivalent) / Average earning assets .....	3.38	2.88	82	3.48	2.85	85	3.44	2.80	87	3.61	3.17	81	3.82	3.45	69
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.38	4.01	78	4.30	4.05	70	4.33	4.01	72	4.46	4.28	62	5.37	4.98	77
Interest-bearing bank balances .....	0.47	0.42	69	0.12	0.11	76	0.15	0.14	65	0.26	0.32	38	2	2.26	38
Federal funds sold and reverse repos .....	0	0.58	10	0	0.26	20	0	0.25	19	0.42	0.43	62	1.53	2.02	24
Trading assets .....	0	0.52			0.42			0.45			0.80			0.49	
Total earning assets .....	3.51	3.09	76	3.67	3.11	87	3.61	3.04	86	4.02	3.80	74	4.86	4.47	80
Investment securities (tax equivalent) .....	2.31	1.85	87	2.55	1.80	90	2.46	1.77	87	2.80	2.32	81	2.92	2.74	66
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.08	1.22	37	1	1.28	34	0.77	1.14	27	2.12	1.87	65	2.89	2.54	68
Mortgage-backed securities .....	2.02	1.78	75	2.16	1.56	91	2.10	1.57	86	2.64	2.05	88	2.65	2.54	65
All other securities .....	2.67	2.82	51	2.69	2.91	44	2.68	2.81	50	2.83	3.24	49	2.83	3.80	19
Interest-bearing deposits .....	0.20	0.20	55	0.18	0.24	40	0.18	0.21	50	0.44	0.62	29	1.19	1.13	57
Time deposits of \$250K or more .....	0.53	0.50	56	0.93	0.76	69	0.81	0.66	69	1.61	1.60	45	1.91	2.13	26
Time deposits < \$250K .....	0.56	0.44	72	0.90	0.72	70	0.70	0.62	64	1.59	1.49	61	1.92	1.91	44
Other domestic deposits .....	0.17	0.17	59	0.11	0.17	34	0.12	0.15	46	0.25	0.36	29	1.02	0.86	63
Foreign deposits .....	0	0.25			0.12			0.14			1.24			2.53	
Federal funds purchased and repos .....	0.06	0.36	13	0.07	0.19	31	0.07	0.17	35	0.59	0.37	77	1.71	1.23	70
Other borrowed funds and trading liabilities .....	1.66	1.24	70	1.60	1.31	63	1.62	1.27	63	1.79	0.55	83	3.07	1.03	95
All interest-bearing funds .....	0.33	0.36	48	0.38	0.40	55	0.36	0.37	57	0.64	0.79	35	1.38	1.34	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Non-interest Income and Expenses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	32,441	27,048	66,614	51,846	48,726
Fiduciary activities income .....	4,713	4,633	9,475	8,588	8,595
Service charges on deposit accounts - domestic .....	8,908	6,896	15,412	11,559	12,486
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	492	350	780	1,189	1,328
Insurance activities revenue.....	2	20	27	87	120
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	823	1,026	2,182	365	4
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	103	2,146	5,266	3,732	3,201
Other non-interest income.....	17,400	11,977	33,472	26,326	22,992
Total overhead expenses .....	127,056	104,631	244,155	164,339	164,336
Personnel expense.....	71,063	58,945	135,173	93,778	86,880
Net occupancy expense.....	8,839	7,403	16,461	12,832	12,597
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	2,758	2,727	5,691	5,673	5,543
Other operating expenses.....	44,396	35,556	86,830	52,056	59,316
Fee income on mutual funds and annuities.....	442	347	763	1,064	1,232
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	1,078	947	1,054	971	805
Average personnel expense per employee.....	65.92	62.24	128.25	96.58	107.93
Average assets per employee.....	12,642.18	10,659.40	10,856.36	8,470.33	8,547.47

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	1.36	2.35	44	1.28	2.15	45	1.15	2.17	43	2.05	0.51	85	2.53	0.66
Overhead expenses / Net Interest Income + non-interest income .....	52.34	59.40	24	55.77	59.03	35	57.30	59.28	36	51.15	61.22	10	57.31	61.79
<b>Percent of Average Assets</b>														
Total overhead expense .....	1.86	2.17	33	2.07	2.24	43	2.13	2.17	50	2	2.48	25	2.39	2.59
Personnel expense.....	1.04	1.20	30	1.17	1.25	39	1.18	1.21	47	1.14	1.42	25	1.26	1.50
Net occupancy expense.....	0.13	0.22	13	0.15	0.24	13	0.14	0.23	16	0.16	0.30	5	0.18	0.32
Other operating expenses.....	0.69	0.72	57	0.76	0.73	66	0.81	0.72	72	0.70	0.73	49	0.94	0.76
Overhead less non-interest income .....	1.39	1.19	63	1.54	1.10	84	1.55	1.10	87	1.37	1.44	42	1.68	1.65
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	51.66	58.92	24	55.09	58.45	33	56.62	58.83	37	50.64	58.93	11	56.99	59.91
Personnel expense.....	28.89	32.65	27	31.03	33.10	31	31.35	32.93	34	28.90	33.88	19	30.13	34.17
Net occupancy expense.....	3.59	6.14	13	3.90	6.33	15	3.82	6.23	13	3.95	7.04	6	4.37	7.50
Other operating expenses.....	19.17	19.36	54	20.16	18.60	66	21.46	19.18	68	17.79	17.57	57	22.49	17.93
Total non-interest income .....	13.19	25.40	21	14.24	28.18	19	15.45	27.67	23	15.98	23.45	31	16.90	19.83
Fiduciary activities income .....	1.92	2.23	56	2.44	2.24	60	2.20	2.20	56	2.65	1.45	73	2.98	1.61
Service charges on domestic deposit accounts .....	3.62	3.45	50	3.63	3.19	57	3.57	3.27	51	3.56	2.67	70	4.33	3.21
Trading revenue.....	0	0.45	35	0	0.72	23	0	0.62	27	0	0.10	39	0	0.07
Investment banking fees and commissions.....	0.20	2.25	21	0.18	2.52	19	0.18	2.58	20	0.37	1.03	44	0.46	0.91
Insurance activities revenue.....	0	0.36	27	0.01	0.37	35	0.01	0.36	31	0.03	0.41	59	0.04	0.37
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0	48	0	0.50
Net servicing fees .....	0.33	1.38	51	0.54	0.55	65	0.51	0.60	66	0.11	0	68	0	0.22
Net securitization income .....	0	0	47	0	0.01	44	0	0.01	44	0	0	48	0	0.48
Net gain (loss) - sales of loans, OREO, and other assets .....	0.04	1.51	17	1.13	3.83	33	1.22	3.30	37	1.15	5.55	29	1.11	2.27
Other non-interest income.....	7.07	9.09	45	6.31	9.26	36	7.76	9.27	49	8.11	7.76	63	7.97	7.41
Overhead less non-interest income .....	38.47	32.73	64	40.85	29.94	80	41.17	30.52	80	34.67	34.63	47	40.09	39.47
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.28	21.22	51	19.67	21.54	25	20.48	21.18	39	18.45	20.30	31	19.80	21.51
Applicable income tax + TE / Pretax net operating income + TE .....	23.90	23.38	61	22.33	23.10	42	23.40	22.67	65	21.84	22.51	35	21.17	23.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	5,405,877	4,068,784	5,340,021	3,967,256	2,826,425	32.86	176.64
Commercial and industrial loans .....	3,544,182	2,895,269	3,341,391	3,050,397	2,331,018	22.41	98.11
Loans to individuals .....	113,224	132,697	130,462	71,789	24,529	-14.67	334.22
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0		
Agricultural loans .....	52,519	35,536	50,984	38,598	30,139	47.79	924.36
Other loans and leases .....	157,989	99,744	161,173	110,459	107,796	58.39	26.61
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	9,273,791	7,232,030	9,024,031	7,238,499	5,319,907	28.23	137.85
Less: Allowance for loan and lease losses .....	140,546	128,185	145,041	136,671	43,288	9.64	236.24
Net loans and leases .....	9,133,245	7,103,845	8,878,990	7,101,828	5,276,619	28.57	136.78
Debt securities that reprice or mature in over 1 year .....	1,987,515	1,520,055	1,705,271	1,384,258	1,314,636	30.75	185.95
Mutual funds and equity securities .....	2,734	197	3,012	148	168	1287.82	
Subtotal .....	11,123,494	8,624,097	10,587,273	8,486,234	6,591,423	28.98	144.35
Interest-bearing bank balances .....	678,945	889,845	1,818,152	444,050	93,157	-23.70	1576.12
Federal funds sold and reverse repos .....	1,398	115	1,356	1,519	3,060	1115.65	53.29
Debt securities that reprice or mature within 1 year .....	124,236	15,282	91,030	16,230	1,847	712.96	1828.23
Trading assets .....	0	0	0	0	0		
Total earning assets .....	11,928,073	9,529,339	12,497,811	8,948,033	6,689,487	25.17	159.30
Non-interest-bearing cash and due from depository institutions .....	271,763	126,789	209,177	99,760	74,769	114.34	249.24
Premises, fixed assets, and leases .....	61,982	62,756	62,475	53,169	60,013	-1.23	83.96
Other real estate owned .....	955	3,612	3,493	5,330	6,344	-73.56	80.53
Investment in unconsolidated subsidiaries .....	0	0	0	0	0		-100.00
Intangible and other assets .....	822,440	624,946	765,016	645,728	503,178	31.60	152.05
Total assets .....	13,084,506	10,346,993	13,537,358	9,751,571	7,333,791	26.46	159.68
Quarterly average assets .....	13,628,267	10,268,084	13,262,474	9,114,533	7,303,236	32.72	171.63
Average loans and leases (YTD) .....	9,050,962	7,248,740	8,038,248	6,052,685	5,007,065	24.86	144.10
<b>Memoranda</b>							
Loans held-for-sale .....	4,615	5,763	6,389	13,564	5,570	-19.92	7.70
Loans not held-for-sale .....	9,269,176	7,226,267	9,017,642	7,224,935	5,314,337	28.27	137.99
Real estate loans secured by 1–4 family .....	418,342	311,260	460,441	332,743	371,831	34.40	15.07
Commercial real estate loans .....	4,864,803	3,635,587	4,764,574	3,494,555	2,341,511	33.81	221.62
Construction and land development .....	724,163	556,776	734,073	546,686	457,273	30.06	148.76
Multifamily .....	201,508	119,317	216,952	145,832	139,522	68.88	124.11
Nonfarm nonresidential .....	3,939,132	2,959,494	3,813,549	2,802,037	1,744,716	33.10	248.12
Real estate loans secured by farmland .....	122,732	121,937	115,006	139,958	113,083	0.65	57.42
Total investment securities .....	2,114,485	1,535,534	1,799,313	1,400,636	1,316,651	37.70	201.42
U.S. Treasury securities .....	194,628	11,346	91,170	11,465	10,226	1615.39	
US agency securities (excluding mortgage-backed securities) .....	231,673	99,254	173,511	15,161	10,046	133.41	131.13
Municipal securities .....	850,047	721,009	811,463	592,557	224,728	17.90	1606.72
Mortgage-backed securities .....	696,830	561,922	581,964	639,314	948,367	24.01	26.36
Asset-backed securities .....	0	0	0	0	0		
Other debt securities .....	138,573	141,806	138,193	141,991	123,116	-2.28	
Mutual funds and equity securities .....	2,734	197	3,012	148	168	1287.82	
Available-for-sale securities .....	1,493,277	1,084,223	1,366,006	912,429	1,135,317	37.73	139.36
U.S. Treasury securities .....	194,628	11,346	91,170	11,465	10,226	1615.39	
US agency securities (excluding mortgage-backed securities) .....	231,673	99,254	173,511	15,161	10,046	133.41	131.13
Municipal securities .....	416,835	480,846	575,084	344,233	213,023	-13.31	1088.11
Mortgage-backed securities .....	636,788	477,378	513,859	526,572	902,022	33.39	30.35
Asset-backed securities .....	0	0	0	0	0		
Other debt securities .....	13,353	15,399	12,382	14,998	0	-13.29	
Mutual funds and equity securities .....	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation) .....	-80,899	5,719	4,377	13,463	774		
Available-for-sale securities appreciation (depreciation) .....	-165,135	19,000	7,046	29,747	19,994		
Structured notes, fair value .....	4,670	5,370	5,250	4,558	4,255	-13.04	
Pledged securities .....	680,099	489,430	752,745	525,769	484,795	38.96	62.34

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	1,439,461	963,791	1,476,490	1,269,152	391,997	49.35	331.51
NOW, ATS and transaction accounts .....	376,661	388,025	428,075	400,672	252,118	-2.93	144.15
Time deposits less brokered deposits < \$250K .....	-42,300	-22,884	-53,727	7,271	56,484		
MMDA and other savings accounts .....	8,691,295	6,775,803	8,832,511	5,772,514	4,302,896	28.27	205.82
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	10,465,117	8,104,735	10,683,349	7,449,609	5,003,495	29.12	211.87
Time deposits of \$250K or more .....	161,919	153,838	162,922	169,504	202,383	5.25	6.31
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	206,695	208,795	331,006	271,081	400,886	-1.01	-46.62
Secured federal funds purchased .....	0	0	0	0	170,000		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	0	0		-100.00
Other borrowings w/remaining maturity over 1 year .....	70,000	75,714	72,857	80,000	86,692	-7.55	271.02
Brokered deposits < \$250K .....	465,582	383,381	499,098	373,320	567,581	21.44	12.19
Noncore funding .....	904,196	821,728	1,065,883	893,905	1,257,542	10.04	-8.25
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	158,969	208,028	158,846	207,846	145,626	-23.58	34.63
Other liabilities .....	108,761	94,148	100,114	121,182	59,888	15.52	253.60
Total liabilities .....	11,637,043	9,228,639	12,008,192	8,672,542	6,466,551	26.10	159.18
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	71,988	0	71,988	0	0		
Common stock .....	372	330	398	332	281	12.73	56.96
Common surplus .....	976,684	688,945	1,018,799	697,839	526,599	41.77	180.48
Retained earnings .....	506,849	474,282	492,681	417,212	380,737	6.87	145.33
Accumulated other comprehensive income .....	-108,481	28,272	18,777	37,120	17,749		
Other equity capital components .....	0	-73,528	-73,528	-73,528	-58,181		
Total holding company equity capital .....	1,447,412	1,118,301	1,529,115	1,078,975	867,185	29.43	163.76
Noncontrolling (minority) interest in subsidiaries .....	51	53	51	54	55	-3.77	-15.00
Total equity capital, including minority interest .....	1,447,463	1,118,354	1,529,166	1,079,029	867,240	29.43	163.74
Total liabilities and capital .....	13,084,506	10,346,993	13,537,358	9,751,571	7,333,791	26.46	159.68
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,749,210	3,116,763	4,581,496	2,721,355	1,331,498	52.38	364.85
Interest-bearing deposits .....	6,343,408	5,525,191	6,763,873	5,271,078	4,441,961	14.81	118.65
Total deposits .....	11,092,618	8,641,954	11,345,369	7,992,433	5,773,459	28.36	182.77
Long-term debt that reprices within 1 year .....	0	0	0	0	0		-100.00
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,529,115	1,078,975	1,078,975	867,185	603,804		
Accounting restatements .....	0	0	0	-18,114	0		
Net income .....	92,842	68,331	133,055	74,384	92,739		
Net sale of new perpetual preferred stock .....	0	0	71,988	0	0		
Net sale of new common stock .....	-29,020	-8,896	-52,687	4,256	-11,706		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	15,347	0		
Changes incident to business combinations .....	0	0	342,280	167,035	171,885		
Less: Dividends declared .....	18,267	11,261	26,153	19,795	16,568		
Change in other comprehensive income .....	-127,258	-8,848	-18,343	19,371	27,031		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,447,412	1,118,301	1,529,115	1,078,975	867,185		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	41.32	38.78	51	39.32	36.32	53	39.45	36.25	54	40.68	48.33	27	38.54	52.67	15
Commercial and industrial loans .....	27.09	11.05	95	27.98	12.25	96	24.68	10.76	93	31.28	13.47	96	31.78	11.45	95
Loans to individuals .....	0.87	3.52	40	1.28	3.48	49	0.96	3.36	45	0.74	2.29	47	0.33	2.71	26
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.01	32	0	0.02	34	0	0	45	0	0	44
Agricultural loans.....	0.40	0.19	79	0.34	0.21	77	0.38	0.18	80	0.40	0.43	70	0.41	0.53	66
Other loans and leases.....	1.21	4.45	22	0.96	4.22	18	1.19	4.47	22	1.13	1.39	67	1.47	1.08	70
Net loans and leases.....	69.80	61.60	71	68.66	59.81	76	65.59	58.67	68	72.83	69.27	60	71.95	72.36	40
Debt securities over 1 year.....	15.19	19.46	34	14.69	17.61	38	12.60	19.46	25	14.20	13.53	58	17.93	13.66	77
Mutual funds and equity securities .....	0.02	0.05	45	0	0.06	35	0.02	0.06	48	0	0.05	46	0	0.06	40
Subtotal .....	85.01	82.34	51	83.35	78.32	68	78.21	79.22	37	87.02	83.47	68	89.88	86.76	74
Interest-bearing bank balances .....	5.19	4.59	63	8.60	9.11	49	13.43	8.50	79	4.55	6.78	40	1.27	2.97	33
Federal funds sold and reverse repos .....	0.01	0.58	60	0	0.52	60	0.01	0.54	64	0.02	0.02	82	0.04	0.03	84
Debt securities 1 year or less .....	0.95	1.68	42	0.15	1.53	14	0.67	1.56	38	0.17	2.03	12	0.03	2.10	5
Trading assets .....	0	0.55	20	0	0.60	18	0	0.49	19	0	0.04	38	0	0.03	38
Total earning assets.....	91.16	90.95	57	92.10	91.43	56	92.32	91.77	58	91.76	92.98	31	91.21	92.39	34
Non-interest cash and due from depository institutions.....	2.08	1.01	93	1.23	1.01	65	1.55	0.82	94	1.02	1.07	54	1.02	1.14	42
Other real estate owned.....	0.01	0.01	59	0.03	0.02	81	0.03	0.01	83	0.05	0.03	76	0.09	0.04	78
All other assets.....	6.77	7.97	31	6.68	7.50	42	6.14	7.35	35	7.22	5.87	73	7.77	6.41	68
<b>Memoranda</b>															
Short-term investments .....	6.15	7.68	48	8.75	12.01	36	14.11	11.47	67	4.74	9.38	25	1.34	5.36	12
U.S. Treasury securities.....	1.49	1.96	58	0.11	1.08	42	0.67	1.47	55	0.12	0.19	75	0.14	0.29	71
US agency securities (excluding mortgage-backed securities) .....	1.77	0.84	78	0.96	0.77	70	1.28	0.82	75	0.16	1.28	27	0.14	1.25	27
Municipal securities .....	6.50	1.75	90	6.97	1.72	92	5.99	1.73	89	6.08	2.96	81	3.06	2.58	65
Mortgage-backed securities .....	5.33	13.68	15	5.43	12.97	18	4.30	14.14	9	6.56	8.52	42	12.93	9.38	72
Asset-backed securities .....	0	0.68	21	0	0.38	26	0	0.50	24	0	0.35	32	0	0.30	34
Other debt securities .....	1.06	0.52	75	1.37	0.52	80	1.02	0.53	75	1.46	0.60	81	1.68	0.53	80
Loans held-for-sale.....	0.04	0.35	36	0.06	0.42	32	0.05	0.55	33	0.14	0.58	38	0.08	0.39	35
Loans held for investment .....	70.84	61.41	73	69.84	59.85	81	66.61	58.06	73	74.09	69.07	67	72.46	72.01	44
Real estate loans secured by 1–4 family .....	3.20	12.26	12	3.01	11.69	13	3.40	11.46	15	3.41	14.47	8	5.07	16.02	10
Revolving .....	0.61	1.49	30	0.57	1.45	29	0.53	1.42	28	0.62	1.79	26	0.93	2.24	27
Closed-end, secured by first liens .....	2.28	10.40	12	2.22	9.84	13	2.51	9.67	15	2.53	12.11	9	3.82	13.07	13
Closed-end, secured by junior liens .....	0.31	0.18	81	0.22	0.20	71	0.36	0.17	86	0.26	0.27	56	0.32	0.37	51
Commercial real estate loans .....	37.18	24.34	78	35.14	22.48	83	35.20	22.69	80	35.84	30.65	71	31.93	33.26	45
Construction and land development .....	5.53	3.75	72	5.38	3.35	75	5.42	3.34	79	5.61	4.32	69	6.24	5	66
Multifamily.....	1.54	3.69	31	1.15	3.31	28	1.60	3.57	33	1.50	5.03	20	1.90	4.76	29
Nonfarm nonresidential .....	30.11	15.50	91	28.60	14.81	91	28.17	14.57	91	28.73	19.97	84	23.79	21.85	60
Real estate loans secured by farmland.....	0.94	0.35	81	1.18	0.34	85	0.85	0.30	81	1.44	0.85	73	1.54	0.95	74

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	58.29	62.08	36	56.26	59.66	36	59.18	61.05	38	54.81	69.38	19	53.13	72.74	11
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	4.51	20.31	9	4.30	19.82	10	5.10	19.86	11	4.60	20.91	8	6.99	22.29	10
Real estate loans secured by 1–4 family.....	0.86	2.40	26	0.81	2.42	25	0.80	2.43	25	0.84	2.61	25	1.28	3.13	27
Revolving .....	3.65	17.67	9	3.49	17.22	10	4.30	17.24	12	3.76	17.94	9	5.71	18.71	12
Closed-end.....	52.46	38.23	72	50.27	36.54	76	52.80	37.86	77	48.28	44.23	67	44.01	46.16	46
Construction and land development.....	7.81	5.97	69	7.70	5.50	72	8.13	5.65	71	7.55	6.26	65	8.60	6.97	65
1–4 family.....	1.60	1.34	65	1.31	1.11	63	1.75	1.18	70	0.91	1.14	51	0.88	1.47	46
Other .....	6.21	4.56	68	6.39	4.33	71	6.39	4.40	70	6.64	4.94	73	7.71	5.34	74
Multifamily.....	2.17	5.72	24	1.65	5.34	18	2.40	5.78	27	2.01	7.01	16	2.62	6.42	27
Nonfarm nonresidential .....	42.48	24.64	88	40.92	24.14	90	42.26	24.56	87	38.71	29.04	83	32.80	30.59	59
Owner-occupied.....	21.21	8.28	97	19.81	8.14	94	20.94	8.29	95	18.77	10	92	10.98	10.68	53
Other.....	21.27	16.13	69	21.11	15.71	68	21.32	15.94	70	19.94	18.53	58	21.81	19.36	64
Real estate loans secured by farmland.....	1.32	0.59	81	1.69	0.59	81	1.27	0.54	81	1.93	1.30	73	2.13	1.38	74
Real estate loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0	45	0	0	44
Commercial and industrial loans .....	38.22	18.46	90	40.03	20.98	93	37.03	18.86	90	42.14	19.85	94	43.82	16.16	96
Loans to individuals .....	1.22	6.27	36	1.83	6.28	42	1.45	6.24	38	0.99	3.53	41	0.46	4	26
Credit card loans .....	0.04	0.53	56	0.06	0.51	58	0.05	0.53	57	0.06	0.03	78	0.10	0.04	80
Agricultural loans.....	0.57	0.32	77	0.49	0.37	73	0.56	0.34	76	0.53	0.69	68	0.57	0.78	65
Other loans and leases.....	1.70	8.30	19	1.38	8.03	18	1.79	8.75	19	1.53	2.07	66	2.03	1.48	70
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	383.91	407.54	41	393.98	383.17	48	391.25	391.81	44	399.97	473.75	28	374.97	493.53	23
Real estate loans secured by 1–4 family.....	29.71	130.40	9	30.14	124.52	11	33.73	126.06	13	33.55	142.34	9	49.33	151.03	11
Revolving .....	5.69	15.55	27	5.70	15.53	27	5.30	15.44	26	6.12	17.81	27	9.03	21.25	30
Closed-end.....	24.02	113.22	10	24.44	107.53	12	28.44	108.85	14	27.42	122.21	12	40.30	127.10	13
Commercial real estate loans .....	345.48	254.23	70	352.04	238.21	80	349.08	245.88	76	352.32	302.08	66	310.64	311.74	52
Construction and land development.....	51.43	38.88	65	53.91	35.52	74	53.78	35.95	71	55.12	42.85	67	60.66	46.63	70
1–4 family.....	10.53	8.60	65	9.14	7.06	67	11.56	7.42	70	6.64	7.52	53	6.24	9.52	48
Other .....	40.90	29.76	68	44.77	28.07	74	42.22	28.11	73	48.47	33.94	73	54.42	35.90	76
Multifamily.....	14.31	39.14	28	11.55	34.78	25	15.90	38.66	31	14.70	48.67	20	18.51	44.76	30
Nonfarm nonresidential .....	279.74	162.28	88	286.57	157.17	90	279.41	158.05	89	282.50	198.42	81	231.47	206.64	62
Owner-occupied.....	139.69	54.20	96	138.74	52.65	95	138.43	52.99	96	136.96	67.98	95	77.52	71.54	57
Other .....	140.05	106.54	68	147.83	102.08	73	140.98	102.54	71	145.54	125.78	64	153.94	130.65	68
Real estate loans secured by farmland.....	8.72	3.62	81	11.81	3.59	85	8.43	3.22	81	14.11	8.35	72	15	8.66	75
Real estate loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.03	45	0	0.01	44
Commercial and industrial loans .....	251.70	115.10	92	280.35	127.07	95	244.81	114.45	93	307.54	133.93	95	309.25	106.70	96
Loans to individuals .....	8.04	35.52	37	12.85	35.29	43	9.56	34.55	41	7.24	22.15	46	3.25	24.83	27
Credit card loans .....	0.29	2.76	56	0.41	2.61	58	0.31	2.77	57	0.45	0.20	79	0.71	0.24	81
Agricultural loans.....	3.73	1.81	78	3.44	2.01	77	3.74	1.86	79	3.89	4.17	69	4	4.86	65
Other loans and leases.....	11.22	50.19	21	9.66	46.75	19	11.81	51.06	23	11.14	13.62	66	14.30	10.25	72
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	31.25	30.64	49	30.46	28.84	53	31.86	30.07	51	29.51	34	38	33.03	35.38	46
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	205.79	203.71	50	213.30	187.37	56	210.66	195.33	55	215.36	232.08	45	233.12	239.13	50
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	345.48	261.50	70	352.04	244.59	80	349.08	252.85	75	352.32	304.52	66	310.64	315.15	51



**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	2,642,818	2,002,613	2,502,726	1,968,718	1,490,242
Commit: Secured commercial real estate loans .....	760,533	272,682	496,921	267,170	141,585
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	174,787	129,373	152,520	119,604	108,514
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	65,889	51,113	77,923	51,798	50,160
Commercial and similar letters of credit .....	3,327	6,934	1,868	1,649	2,809
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	15,027	23,208	21,805	23,364	0
Credit derivatives - notional amount (holding company as beneficiary) .....	63,545	70,374	69,813	72,394	0
Credit derivative contracts w/ purchased credit protection-investment grade..	78,572	93,582	91,618	95,758	0
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	5,320	5,745	6,388	13,745	5,571
Written options contracts (interest rate) .....	21,753	29,558	29,132	33,594	26,044
Purchased options contracts (interest rate) .....	15,898	11,976	11,976	8,056	7,157
Interest rate swaps .....	977,515	1,051,369	989,013	1,100,032	921,390
Futures and forward foreign exchange .....	413	497	538	656	453
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	20.20	24.48	40	19.35	22.45	45	18.49	22.78	43	20.19	16.09	76	20.32	16.97	70
Standby letters of credit .....	0.50	0.66	51	0.49	0.67	50	0.58	0.65	58	0.53	0.31	79	0.68	0.36	81
Commercial and similar letters of credit .....	0.03	0.02	75	0.07	0.02	87	0.01	0.02	67	0.02	0.01	86	0.04	0.01	87
Securities lent .....	0	0.09	42	0	0.12	41	0	0.10	41	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor) .....	0.11	0.26	60	0.22	0.25	66	0.16	0.24	65	0.24	0	94	0	0	47
Credit derivatives - notional amount (holding company as beneficiary) .....	0.49	0.18	83	0.68	0.19	84	0.52	0.18	82	0.74	0	97	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade..	0.60	0.19	81	0.90	0.18	87	0.68	0.18	84	0.98	0.02	94	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.17	34	0	0.14	35	0	0.13	34	0	0	46	0	0	47
Derivative contracts .....	7.80	44.65	31	10.62	49.75	34	7.66	46.30	29	11.86	3.72	81	13.10	2.95	85
Interest rate contracts .....	7.80	32.11	33	10.62	35.96	37	7.66	32.46	31	11.85	3.62	81	13.09	2.87	85
Interest rate futures and forward contracts .....	0.04	3.60	36	0.06	5.17	34	0.05	3.25	32	0.14	0.20	81	0.08	0.08	81
Written options contracts (interest rate) .....	0.17	1.58	41	0.29	1.82	37	0.22	1.41	39	0.34	0.24	81	0.36	0.13	82
Purchased options contracts (interest rate) .....	0.12	1.48	53	0.12	1.33	51	0.09	1.31	52	0.08	0.03	89	0.10	0.02	91
Interest rate swaps .....	7.47	21.90	38	10.16	20.67	42	7.31	20.49	37	11.28	2.58	84	12.56	2.19	87
Foreign exchange contracts .....	0	6.76	55	0	6.16	53	0	6.30	53	0.01	0	95	0.01	0	95
Futures and forward foreign exchange contracts .....	0	4.19	57	0	3.93	56	0	3.78	55	0.01	0	95	0.01	0	95
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	41	0	0.04	40	0	0	49	0	0	48
Purchased options contracts (foreign exchange) .....	0	0.05	40	0	0.04	41	0	0.04	40	0	0	49	0	0	48
Foreign exchange rate swaps .....	0	0.79	39	0	0.73	39	0	0.76	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts .....	0	1.19	35	0	0.86	34	0	0.92	34	0	0	48	0	0	48
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.07	43	0	0.07	43	0	0	49	0	0	49
Written options contracts (commodity and other) .....	0	0.41	39	0	0.29	38	0	0.32	38	0	0	49	0	0	48
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.19	38	0	0.21	38	0	0	49	0	0	48
Commodity and other swaps .....	0	0.32	37	0	0.29	37	0	0.31	38	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	29.20	46.07	24	27.63	42.93	34	31.14	44.98	41	32.53	24.20	80	29.76	24.81	70

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	1,020,899	1,099,145	1,037,047	1,156,083	960,615
Interest rate contracts .....	1,020,486	1,098,648	1,036,509	1,155,427	960,162
Foreign exchange contracts.....	413	497	538	656	453
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	5,733	6,242	6,926	14,401	6,024
Written options .....	21,753	29,558	29,132	33,594	26,044
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	21,753	29,558	29,132	33,594	26,044
Purchased options .....	15,898	11,976	11,976	8,056	7,157
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	15,898	11,976	11,976	8,056	7,157
Swaps .....	977,515	1,051,369	989,013	1,100,032	921,390
Held for trading.....	1,009,310	1,075,322	1,012,966	1,116,144	935,705
Interest rate contracts .....	1,009,310	1,075,322	1,012,966	1,116,144	935,705
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	11,589	23,823	24,081	39,939	24,910
Interest rate contracts .....	11,176	23,326	23,543	39,283	24,457
Foreign exchange contracts.....	413	497	538	656	453
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,077,718	1,163,169	1,099,533	1,218,247	929,000
One year or less .....	170,309	45,629	211,811	17,943	11,394
Over 1 year to 5 years .....	660,027	719,370	543,319	644,353	430,627
Over 5 years .....	247,382	398,170	344,403	555,951	486,979
Gross negative fair value (absolute value) .....	13,346	28,605	18,706	41,442	17,618
Gross positive fair value.....	14,105	24,304	15,893	34,854	14,788
Held for trading.....	14,072	24,186	15,779	34,672	14,746
Non-traded.....	33	118	114	182	42
Current credit exposure on risk-based capital derivative contracts .....	13,350	24,304	15,893	34,854	14,746
Credit losses on derivative contracts .....	609	754	1,543	4,782	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	99.96	93.66	47	99.95	94.09	50	99.95	94.17	50	99.94	99.50	15	99.95	99.57	20
Foreign exchange contracts .....	0.04	3.30	56	0.05	3.27	53	0.05	3.47	53	0.06	0.19	88	0.05	0.14	85
Equity, commodity, and other contracts .....	0	1.20	35	0	1.17	34	0	1.14	34	0	0	47	0	0.07	45
Futures and forwards .....	0.56	9.78	27	0.57	12.57	25	0.67	11.16	25	1.25	15.03	37	0.63	14.06	40
Written options .....	2.13	5.78	45	2.69	7.49	41	2.81	6.28	44	2.91	10.24	39	2.71	11.73	40
Exchange-traded .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0	50	0	0	48
Over-the-counter .....	2.13	5.46	47	2.69	7.20	43	2.81	5.96	46	2.91	10.24	39	2.71	10.84	40
Purchased options .....	1.56	3.69	53	1.09	3.44	51	1.15	3.27	53	0.70	2.13	71	0.75	2.45	74
Exchange-traded .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0	50	0	0	49
Over-the-counter .....	1.56	3.17	56	1.09	3.04	53	1.15	2.87	55	0.70	2.13	71	0.75	2.28	76
Swaps .....	95.75	74.97	72	95.65	71.23	75	95.37	74.26	73	95.15	71.83	75	95.92	64.61	69
Held for trading .....	98.86	37.98	87	97.83	40.60	83	97.68	40.42	85	96.55	16.03	90	97.41	15.01	89
Interest rate contracts .....	98.86	31.52	93	97.83	34.42	90	97.68	34.15	91	96.55	16.37	90	97.41	16.17	90
Foreign exchange contracts .....	0	1.71	35	0	1.57	33	0	1.68	33	0	0	47	0	0.11	46
Equity, commodity, and other contracts .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0	49	0	0	48
Non-traded .....	1.14	62.02	12	2.17	59.40	16	2.32	59.58	14	3.45	83.97	9	2.59	84.99	10
Interest rate contracts .....	1.09	57.94	13	2.12	56.19	16	2.27	56.71	15	3.40	83.02	9	2.55	84.69	10
Foreign exchange contracts .....	0.04	0.36	70	0.05	0.38	70	0.05	0.40	70	0.06	0	92	0.05	0.01	89
Equity, commodity, and other contracts .....	0	0.10	38	0	0.13	38	0	0.09	38	0	0	48	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less) .....	105.57	93.09	90	105.82	91.87	89	106.03	92.53	89	105.38	79.60	96	96.71	80.07	65
One year or less .....	16.68	31.78	41	4.15	28.05	23	20.42	27.56	52	1.55	15.52	39	1.19	15.20	40
Over 1 year to 5 years .....	64.65	24.76	95	65.45	26.03	96	52.39	27.01	85	55.74	19.75	90	44.83	22.92	80
Over 5 years .....	24.23	27.14	50	36.23	30.08	55	33.21	29.89	57	48.09	32.47	69	50.69	34.12	63
Gross negative fair value (absolute value) .....	1.31	1.56	43	2.60	1.25	87	1.80	0.98	84	3.58	2.84	62	1.83	1.30	67
Gross positive fair value .....	1.38	1.74	50	2.21	1.68	71	1.53	1.34	64	3.01	2.25	71	1.54	1.14	67
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.07	31	0.03	0.05	61	0.01	0.04	48	0.05	0.01	86	0.02	0	89
Gross positive fair value (X) .....	0.01	0.08	32	0.03	0.07	41	0.01	0.05	31	0.04	0.01	88	0.02	0	89
Held for trading (X) .....	0.01	0.06	57	0.03	0.05	60	0.01	0.04	51	0.04	0	94	0.02	0	94
Non-traded (X) .....	0	0.02	11	0	0.01	15	0	0.01	14	0	0	72	0	0	70
Current credit exposure (X) .....	0.01	0.04	42	0.03	0.05	48	0.01	0.04	39	0.04	0.02	79	0.02	0.01	82
Credit losses on derivative contracts .....	0.05	0	98	0.08	0	98	0.12	0	96	0.54	0	99	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	50	0	0	50
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.13	0.54	42	0.32	0.63	48	0.16	0.46	37	0.48	0.27	75	0.24	0.10	80

**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	145,041	136,671	136,671	43,288	43,476
Gross losses .....	4,140	8,307	17,185	8,419	8,744
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	2,794	1,791	5,556	6,512	2,184
Net losses .....	1,346	6,516	11,629	1,907	6,560
Provision for loan and lease losses .....	-3,149	-1,970	12,993	63,379	6,372
Adjustments .....	0	0	7,006	31,911	0
Ending balance .....	140,546	128,185	145,041	136,671	43,288
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	-0.05	0.08	15	-0.04	-0.14	68	0.11	-0.09	94	0.77	0.38	90	0.09	0.12
Provision for loan and lease losses / Average loans and leases .....	-0.07	0.14	18	-0.05	-0.25	71	0.16	-0.16	92	1.05	0.53	90	0.13	0.16
Provision for loan and lease losses / Net loan and lease losses .....	-233.95	198.72	14	-30.23	77.32	56	111.73	-105.48	77	3,323.49	672.96	92	97.13	142.73
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.52	1.17	81	1.77	1.39	78	1.61	1.23	80	1.89	1.35	85	0.81	0.94
Allowance for loan and lease losses / Total loans and leases .....	1.52	1.15	81	1.77	1.37	80	1.61	1.20	82	1.89	1.33	86	0.81	0.93
Allowance for loan and lease losses / Net loans and leases losses (X) .....	52.21	28.67	81	9.84	15.27	53	12.47	21.39	54	71.67	25.33	88	6.60	17.18
Allowance for loan and lease losses / Nonaccrual assets .....	556.49	413.77	75	317.82	318.67	66	491.65	364.13	76	339.87	336.78	69	165.88	315.75
ALLL / 90+ days past due + nonaccrual loans and leases .....	550.10	319.24	81	297.14	260.68	67	458.32	287.08	79	338.59	293.46	71	145.32	283.41
Gross loan and lease losses / Average loans and leases .....	0.09	0.16	47	0.23	0.22	62	0.21	0.19	61	0.14	0.16	56	0.17	0.16
Recoveries / Average loans and leases .....	0.06	0.07	54	0.05	0.08	43	0.07	0.08	50	0.11	0.04	90	0.04	0.05
Net losses / Average loans and leases .....	0.03	0.08	42	0.18	0.13	64	0.14	0.11	65	0.03	0.11	27	0.13	0.11
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	43	0	0	48	0	0
Recoveries / Prior year-end losses .....	16.26	23.25	36	21.27	16.12	74	65.99	34.67	85	74.47	42.12	82	27.17	41.80
Earnings coverage of net loan and lease losses (X) .....	85.92	-9.51	81	12.84	4.52	50	15.62	39.72	41	81.45	33.55	82	18.66	22.46

**Net Loan and Lease Losses By Type**

Real estate loans .....	0	-0.01	70	0.11	0.03	83	0.02	0.02	67	-0.05	0.04	2	0	0.02	26
Real estate loans secured by 1-4 family .....	0.14	-0.02	97	0.01	-0.01	78	0.12	-0.02	96	0.25	0.01	97	0	0.02	42
Revolving .....	0.03	-0.08	92	-0.22	-0.05	14	-0.06	-0.07	33	-0.09	0	9	-0.21	0.02	2
Closed-end .....	0.17	-0.02	97	0.06	-0.01	92	0.15	-0.01	96	0.33	0.01	97	0.05	0.02	81
Commercial real estate loans .....	-0.01	0	21	0.12	0.05	77	0.01	0.04	46	-0.08	0.05	1	0	0.02	32
Construction and land development .....	-0.01	-0.02	39	-0.10	0	7	-0.06	0	13	-0.02	0	20	-0.13	-0.02	9
1-4 family .....	0	0	60	0	0	57	0	0	57	0	0	50	-0.04	0	2
Other .....	-0.01	-0.01	32	-0.10	-0.01	6	-0.06	0	10	-0.02	-0.01	20	-0.09	-0.02	12
Multifamily .....	0	0	58	0	0.01	51	0	0.01	48	0	0	88	0	0	56
Nonfarm nonresidential .....	-0.01	0	22	0.17	0.07	77	0.02	0.05	53	-0.09	0.07	1	0.03	0.03	66
Owner-occupied .....	-0.01	0	14	0.02	0.01	77	0.01	0.01	74	-0.01	0.01	10	0	0.01	63
Other .....	0	0	30	0.16	0.06	82	0.01	0.04	56	-0.08	0.04	1	0.03	0.01	77
Real estate loans secured by farmland .....	-0.09	0	4	0	-0.01	58	0.09	0	92	0	0.01	44	0	0.01	45
Commercial and industrial loans .....	-0.03	0.10	18	0.29	0.20	67	0.21	0.17	63	0.12	0.20	50	0.28	0.27	62
Loans to individuals .....	0.17	0.65	18	0.12	0.78	13	0.12	0.71	14	0.38	0.66	47	0.35	0.74	36
Credit card loans .....	0.30	1.99	16	1.33	2.18	28	1.12	1.84	22	3.32	1.71	78	0.09	1.89	27
Agricultural loans .....	6.78	0.01	98	0	0.03	48	0	0.02	48	0	0.01	48	0	0.02	46
Loans to foreign governments and institutions .....			0		0			0							
Other loans and leases .....	-0.01	0.14	6	0.01	0.08	52	2.25	0.10	97	0	0.44	29	0	0.14	33

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		23,468		6,549		38,129		12,707		13,198					
90+ days past due loans and leases .....		293		2,807		2,145		152		3,693					
Nonaccrual loans and leases .....		25,256		40,332		29,501		40,213		26,096					
Total past due and nonaccrual loans and leases .....		49,017		49,688		69,775		53,072		42,987					
Restructured 30–89 days past due .....		0		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		5,945		4,013		3,799		4,253		473					
Total restructured loans and leases .....		5,945		4,013		3,799		4,253		473					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		74		3,042		2,859		3,559		79					
Other real estate owned .....		955		3,612		3,493		5,330		6,344					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.25	0.32	47	0.09	0.27	22	0.42	0.32	74	0.18	0.26	43	0.25	0.31	50
90+ days past due loans and leases .....	0	0.09	30	0.04	0.10	57	0.02	0.10	50	0	0.04	42	0.07	0.03	80
Nonaccrual loans and leases .....	0.27	0.38	38	0.56	0.58	56	0.33	0.46	35	0.56	0.60	52	0.49	0.48	59
90+ days past due and nonaccrual loans and leases .....	0.28	0.53	29	0.60	0.73	50	0.35	0.62	31	0.56	0.67	47	0.56	0.54	62
30–89 days past due restructured .....	0	0.01	18	0	0.01	19	0	0.01	21	0	0	32	0	0	29
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0	0	45	0	0	45
Nonaccrual restructured .....	0.06	0.09	51	0.06	0.12	41	0.04	0.10	37	0.06	0.09	48	0.01	0.07	24
30–89 days past due loans held for sale .....	0	0	40	0	0	40	0	0	40	0	0	47	0	0	47
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0	40	0	0	46	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.25	0.32	47	0.09	0.27	21	0.42	0.32	74	0.18	0.26	43	0.25	0.31	50
90+ days past due assets .....	0	0.10	28	0.04	0.10	56	0.02	0.10	49	0	0.04	42	0.07	0.03	80
Nonaccrual assets .....	0.27	0.39	38	0.56	0.59	56	0.33	0.47	35	0.56	0.60	52	0.49	0.48	59
30+ days past due and nonaccrual assets .....	0.53	0.88	34	0.69	1.04	39	0.77	0.97	46	0.73	0.95	39	0.81	0.87	53
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.20	0.32	33	0.42	0.43	55	0.23	0.36	33	0.41	0.47	47	0.41	0.39	62
90+ days past due and nonaccrual assets + other real estate owned .....	0.20	0.34	30	0.45	0.46	56	0.26	0.37	35	0.47	0.52	49	0.49	0.45	63
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.20	0.38	26	0.45	0.52	46	0.26	0.41	35	0.50	0.63	44	0.44	0.56	44
Allowance for loan and lease losses .....	18.70	57.44	12	36.65	67.93	26	24.72	62.64	17	35.93	72.10	23	75.12	92.08	49
Equity capital + allowance for loan and lease losses .....	1.66	3.52	26	3.77	4.43	46	2.14	3.60	33	4.04	5.64	37	3.57	4.77	40
Tier 1 capital + allowance for loan and lease losses .....	1.83	3.97	23	4.41	5.28	44	2.56	4.30	29	4.78	6.21	41	4.31	5.30	45
Loans and leases + other real estate owned .....	0.28	0.63	21	0.65	0.88	40	0.40	0.71	26	0.68	0.92	38	0.61	0.78	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.23	0.26	55	0.10	0.24	32	0.26	0.26	55	0.07	0.25	22	0.26	0.28	58
	90+ days past due .....		0	0.11	16	0	0.12	15	0	0.12	31	0	0.04	25	0.11	0.03	83
	Nonaccrual.....		0.11	0.45	15	0.51	0.65	48	0.18	0.52	23	0.56	0.63	50	0.13	0.45	15
Commercial and industrial	30–89 days past due .....		0.31	0.28	65	0.09	0.17	35	0.73	0.24	92	0.21	0.15	71	0.25	0.22	67
	90+ days past due .....		0.01	0.03	50	0.10	0.02	90	0.06	0.04	79	0	0.02	68	0.03	0.02	82
	Nonaccrual.....		0.43	0.46	60	0.67	0.64	62	0.41	0.57	46	0.60	0.61	64	0.96	0.74	72
Individuals	30–89 days past due .....		0.02	0.70	12	0.05	0.55	16	0.03	0.63	15	2.41	0.52	93	0.61	0.60	58
	90+ days past due .....		0.02	0.07	51	0.01	0.07	46	0.01	0.09	49	0.03	0.02	74	0.07	0.02	84
	Nonaccrual.....		0	0.18	21	0.01	0.18	28	0.01	0.17	28	0.03	0.14	42	0	0.12	36
Depository institution loans	30–89 days past due .....			0.01			0			0.01			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due .....		0	0.10	29	0	0.16	29	0	0.07	30	0	0.07	34	0	0.10	34
	90+ days past due .....		0	0	44	0	0	44	0	0	42	0	0	45	0	0	47
	Nonaccrual.....		6.90	0.36	94	0	0.69	24	12.56	0.70	96	0	0.57	29	0	0.80	28
Foreign governments	30–89 days past due .....			0			0.01			0.50							
	90+ days past due .....			0			0			0							
	Nonaccrual.....			0.18			0.04			0.15							
Other loans and leases	30–89 days past due .....		0	0.11	20	0	0.11	18	0	0.12	16	1.76	0.67	86	0	0.28	23
	90+ days past due .....		0	0.01	33	0	0.01	35	0	0.01	34	0	0	40	0	0	40
	Nonaccrual.....		0	0.07	23	0	0.13	22	0	0.09	21	0.01	0.10	73	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due .....	0.14	0.39	26	0.10	0.35	21	0.62	0.46	74	0.61	0.46	69	1.30	0.53	90
	90+ days past due.....	0	0.22	18	0	0.27	18	0	0.24	37	0	0.06	28	0.27	0.05	89
	Nonaccrual .....	0.19	0.61	19	1.27	0.82	79	0.43	0.71	39	1.24	0.67	84	0.34	0.55	31
Revolving	30–89 days past due .....	0.02	0.26	16	0.02	0.29	14	0.02	0.28	20	0	0.25	13	0.13	0.36	31
	90+ days past due.....	0	0.02	35	0	0.02	34	0	0.02	35	0	0.01	41	0.05	0.01	85
	Nonaccrual .....	0	1.15	8	0	1.05	5	0	1.18	6	0.05	0.46	18	0.14	0.34	36
Closed-end	30–89 days past due.....	0.17	0.42	34	0.12	0.36	28	0.73	0.49	77	0.74	0.48	72	1.57	0.56	91
	90+ days past due.....	0	0.25	19	0	0.29	18	0	0.26	38	0	0.06	29	0.32	0.05	91
	Nonaccrual .....	0.23	0.60	24	1.57	0.77	86	0.51	0.67	44	1.50	0.69	88	0.38	0.57	34
Junior lien	30–89 days past due .....	0	0.01	15	0.01	0.01	56	0	0.01	11	0.01	0.01	68	0.35	0.02	99
	90+ days past due.....	0	0	36	0	0	36	0	0	36	0	0	44	0.07	0	97
	Nonaccrual .....	0.09	0.02	90	0.25	0.04	94	0.09	0.03	82	0.33	0.03	97	0.02	0.03	47
Commercial real estate	30–89 days past due .....	0.24	0.16	76	0.10	0.14	53	0.20	0.15	71	0.02	0.14	31	0.10	0.15	50
	90+ days past due.....	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	35	0.09	0.02	89
	Nonaccrual .....	0.11	0.32	29	0.34	0.52	43	0.15	0.38	27	0.50	0.57	53	0.11	0.34	32
Construction and development	30–89 days past due .....	0	0.22	16	0.01	0.12	42	0	0.17	35	0	0.16	53	0.07	0.20	60
	90+ days past due.....	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	43	0.05	0.01	90
	Nonaccrual .....	0	0.16	14	0.02	0.36	37	0	0.20	15	0	0.21	21	0	0.18	21
1–4 family	30–89 days past due .....	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	36	0	0.05	33
	90+ days past due.....	0	0	47	0	0	44	0	0	44	0	0	46	0	0	47
	Nonaccrual .....	0	0.01	32	0	0.02	30	0	0.01	32	0	0.01	42	0	0.01	40
Other	30–89 days past due .....	0	0.17	19	0.01	0.07	51	0	0.13	45	0	0.09	60	0.07	0.12	73
	90+ days past due.....	0	0.01	40	0	0	41	0	0	41	0	0	44	0.05	0	94
	Nonaccrual .....	0	0.13	16	0.02	0.29	39	0	0.16	18	0	0.16	23	0	0.14	24
Multifamily	30–89 days past due .....	0	0.04	29	0	0.06	28	0.32	0.07	87	0	0.03	39	0	0.03	38
	90+ days past due.....	0	0	45	0	0	44	0	0	46	0	0	47	0	0	46
	Nonaccrual .....	0	0.07	25	0	0.14	21	0	0.17	21	0	0.10	32	0	0.03	37
Nonfarm non-residential	30–89 days past due .....	0.30	0.13	81	0.12	0.14	60	0.23	0.13	77	0.03	0.14	38	0.12	0.13	57
	90+ days past due.....	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	38	0.10	0.02	90
	Nonaccrual .....	0.14	0.39	28	0.42	0.66	44	0.19	0.45	32	0.62	0.73	54	0.14	0.36	33
Owner Occupied	30–89 days past due .....	0.15	0.04	95	0.08	0.04	77	0.19	0.04	92	0	0.05	18	0.03	0.06	45
	90+ days past due.....	0	0	34	0	0	34	0	0	37	0	0.01	40	0.02	0.01	86
	Nonaccrual .....	0.11	0.14	49	0.17	0.25	45	0.15	0.17	49	0.28	0.27	59	0.01	0.19	19
Other	30–89 days past due .....	0.15	0.08	72	0.04	0.09	50	0.04	0.08	65	0.03	0.06	61	0.09	0.05	79
	90+ days past due.....	0	0	37	0	0.01	36	0	0	37	0	0	44	0.08	0.01	92
	Nonaccrual .....	0.03	0.21	26	0.25	0.40	50	0.04	0.23	29	0.34	0.33	63	0.13	0.14	64
Farmland	30–89 days past due .....	0	0.11	30	0.08	0.11	71	1.17	0.10	95	0	0.08	33	0	0.21	28
	90+ days past due.....	0	0.01	43	0	0	45	0	0	45	0	0	46	0	0.01	45
	Nonaccrual .....	0	0.63	22	3.68	1.10	87	0.25	0.69	55	0.37	1.19	59	0	1.06	24
Credit card	30–89 days past due .....	0.52	1.02	18	0.43	0.63	27	0.84	0.81	51	0.71	1.02	56	1.26	0.87	72
	90+ days past due.....	0.52	0.44	54	0.24	0.39	48	0.28	0.45	41	0.49	0.22	78	0.33	0.18	76
	Nonaccrual .....	0	0.11	35	0	0.08	37	0	0.10	36	0	0.02	46	0	0	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	977,056	615,748	945,669	624,642	468,699										
Retained earnings .....	535,067	507,579	530,306	451,534	380,737										
Accumulated other comprehensive income (AOCI) .....	-108,481	28,272	18,777	37,120	17,749										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,403,642	1,151,599	1,494,752	1,113,296	867,185										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	381,971	279,139	384,152	280,303	232,611										
Accumulated other comprehensive income-related adjustments .....	-108,481	28,272	18,777	37,120	17,749										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,130,152	844,188	1,091,823	795,873	616,825										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,130,152	844,188	1,091,823	795,873	616,825										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	165,588	93,600	165,588	93,600	93,600										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	51	53	51	54	55										
Additional tier 1 capital before deductions .....	165,639	93,653	165,639	93,654	93,655										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	165,639	93,653	165,639	93,654	93,655										
<b>Tier 1 Capital.</b>	<b>1,295,791</b>	<b>937,841</b>	<b>1,257,462</b>	<b>889,527</b>	<b>710,480</b>										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	63,250	113,250	63,250	113,250	50,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	110,538	89,342	102,324	91,824	43,793										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	173,788	202,592	165,574	205,074	93,793										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	173,788	202,592	165,574	205,074	93,793										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,469,579	1,140,433	1,423,036	1,094,601	804,273										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	13,647,763	10,300,381	13,300,099	9,148,855	7,303,236										
Less: Deductions from common equity tier 1 capital .....	381,971	279,139	384,152	280,303	232,611										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	13,265,792	10,021,242	12,915,947	8,868,552	7,070,625										
Total risk-weighted assets .....	10,341,228	7,630,215	9,666,530	7,334,945	6,232,354										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	10.93	11.85	38	11.06	12.66	25	11.29	12.37	34	10.85	10.91	34	9.90	12.50	10
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0	50	0	0	50
Tier 1 capital, column A .....	12.53	12.53	55	12.29	13.44	35	13.01	13.11	59	12.13	11.60	41	11.40	13.19	24
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A .....	14.21	14.37	54	14.95	15.42	46	14.72	14.91	57	14.92	13.45	53	12.90	14.63	23
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0	50	0	0	50
Tier 1 leverage .....	9.77	9.08	72	9.36	9.11	62	9.74	8.98	72	10.03	9.65	66	10.05	10.39	44
Supplementary leverage ratio, advanced approaches HCs .....		6.62			6.95			6.71							

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0	0	
Total property and casualty assets .....	0	0	0	0	0	0	
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0	0	
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0	0	
Total insurance underwriting equity .....	0	0	0	0	0	0	
Total property and casualty equity .....	0	0	0	0	0	0	
Total life and health equity .....	0	0	0	0	0	0	
Total insurance underwriting net income .....	0	0	0	0	0	0	
Total property and casualty .....	0	0	0	0	0	0	
Total life and health .....	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0	0	
Unearned premiums (P/C) .....	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0	0	
Separate account liabilities (L/H) .....	0	0	0	0	0	0	
Insurance activities revenue .....	2	20	27	87	120	-90.00	-91.67
Other insurance activities income .....	2	20	27	87	120	-90.00	-91.67
Insurance and reinsurance underwriting income .....	0	0	0	0	0	0	
Premiums .....	0	0	0	0	0	0	
Credit related insurance underwriting .....	0	0	0	0	0	0	
Other insurance underwriting .....	0	0	0	0	0	0	
Insurance benefits, losses, expenses .....	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0	0	
Life insurance assets .....	136,685	129,527	136,208	127,758	103,012	5.53	91.04

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.63			52.30			53.11			50			60		
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.37			47.70			46.89			50			40		
Separate account assets (L/H) / Total life assets .....	11.61			13.29			13.40			0			0		
Insurance activities revenue / Adjusted operating income .....	0	0.36	27	0.01	0.37	35	0.01	0.36	31	0.03	0.41	59	0.04	0.37	63
Premium income / Insurance activities revenue .....	0	3.08	41	0	3.14	41	0	2.76	42	0	0.01	47	0	0.03	47
Credit related premium income / Total premium income .....		34.56			30.92			32.99			100			100	
Other premium income / Total premium income .....		65.44			69.08			67.01			0			0	
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	44	0	0.02	44	0	0	49	0	0	48
Insurance net income (P/C) / Equity (P/C) .....		18.14			21.10			23.22			19.85			37.86	
Insurance net income (L/H) / Equity (L/H) .....		163.24			5.07			4.49							
Insurance benefits, losses, expenses / Insurance premiums .....		3,806.36			-395.05			927.51			-40.91			132.57	
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	50	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	9.52	12.13	39	12.15	11.54	51	9.71	12	38	12.45	11.01	53	13.67	11.53	53
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....		0	0.53	37	0	0.47	38	0	0.46	37	0	0	49	0	0

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.77			0.64			0.66			0.05				0
<b>Cost: Interest-bearing deposits.....</b>															
		0.25			0.12			0.14			1.24				2.53
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			0.26			0.20							
Commercial and industrial loans .....		0.61			1.03			0.79							2.35
Foreign governments and institutions .....		0			0			0							
<b>Growth Rates</b>															
Net loans and leases.....		11.61			-1.19			6.83			5,672.05				-47.91
Total selected assets.....		18.50			3.19			9.48			6.04				-25.04
Deposits .....		-4.80			9.07			0.73			-44.89				2.53

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	4.45	11.33	6.51	15.64	9.40
Dollar Amount in Thousands					
	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	50,013	55,025	95,051	37,071	60,000	-9.11	999999.00
Dividends .....	50,000	55,000	95,000	37,000	60,000	-9.09	999999.00
Interest .....	0	0	0	0	0		
Management and service fees .....	13	25	51	71	0	-48.00	
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	481	2,615	5,600	1,883	2,164	-81.61	161.41
Dividends .....	54	48	2,096	1,511	1,642	12.50	45.95
Interest .....	0	2	4	17	45	-100.00	
Management and service fees .....	0	0	0	0	0		
Other income .....	427	2,565	3,500	355	477	-83.35	190.48
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	50,494	57,640	100,651	38,954	62,164	-12.40	26902.14
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	0	0	0	0	0		
Total operating income .....	50,494	57,640	100,651	38,954	62,164	-12.40	26902.14
<b>Operating Expenses</b>							
Personnel expenses .....	1,393	1,039	2,097	1,674	1,337	34.07	5.05
Interest expense .....	2,154	3,419	6,406	5,581	3,688	-37.00	67.76
Other expenses .....	4,860	5,623	13,991	10,352	10,600	-13.57	58.72
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	8,407	10,081	22,494	17,607	15,625	-16.61	48.22
Income (loss) before taxes .....	42,087	47,559	78,157	21,347	46,539	-11.51	
Applicable income taxes (credit) .....	-1,564	-1,442	-3,710	-3,448	-3,477		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	43,651	49,001	81,867	24,795	50,016	-10.92	
Equity in undistributed income of subsidiaries .....	49,191	19,330	51,188	49,589	42,723	154.48	80.34
Bank subsidiaries .....	47,884	18,342	46,664	49,606	40,240	161.06	80.66
Nonbank subsidiaries .....	1,307	988	4,524	-17	2,483	32.29	69.30
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	92,842	68,331	133,055	74,384	92,739	35.87	281.34
<b>Memoranda</b>							
Bank net income .....	97,884	73,342	141,664	86,606	100,240	33.46	269.26
Nonbank net income .....	1,361	1,036	6,620	1,494	4,125	31.37	68.23
Subsidiary holding companies' net income .....	0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	1,486,680	91.45	1,208,975	88.94	1,568,796	91.65	1,200,689	977,959	22.97	138.71	
Common and preferred stock .....	1,486,680	91.45	1,208,975	88.94	1,568,796	91.65	1,200,689	977,959	22.97	138.71	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	18,508	1.14	13,666	1.01	17,201	1	12,678	12,695	35.43	226.82	
Common and preferred stock .....	18,508	1.14	13,666	1.01	17,201	1	12,678	12,695	35.43	226.82	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	89,175	5.49	106,620	7.84	94,760	5.54	75,475	21,955	-16.36	532.13	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	2,182	0.13	2,182	0.16	2,182	0.13	2,182	2,182	0.00	101.66	
Intangible assets .....	0	0	0	0	0	0	0	0	0		
Other assets .....	29,141	1.79	27,879	2.05	28,766	1.68	30,026	32,824	4.53	17.38	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0		
Total assets .....	1,625,686	100.00	1,359,322	100.00	1,711,705	100.00	1,321,050	1,047,615	19.60	143.20	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	20,000	1.23	25,714	1.89	22,857	1.34	30,000	34,286	-22.22		
Subordinated notes and debentures .....	62,469	3.84	111,528	8.20	62,346	3.64	111,346	49,126	-43.99	28.01	
Other liabilities .....	3,110	0.19	7,279	0.54	887	0.05	4,229	518	-57.27	154.71	
Balance due to subsidiaries and related institutions .....	92,695	5.70	96,500	7.10	96,500	5.64	96,500	96,500	-3.94	33.00	
Total liabilities .....	178,274	10.97	241,021	17.73	182,590	10.67	242,075	180,430	-26.03	48.92	
Equity Capital .....	1,447,412	89.03	1,118,301	82.27	1,529,115	89.33	1,078,975	867,185	29.43	163.76	
Perpetual preferred stock (income surplus) .....	71,988	4.43	0	0	71,988	4.21	0	0			
Common stock .....	372	0.02	330	0.02	398	0.02	332	281	12.73	56.96	
Common surplus .....	976,684	60.08	688,945	50.68	1,018,799	59.52	697,839	526,599	41.77	180.48	
Retained earnings .....	506,849	31.18	474,282	34.89	492,681	28.78	417,212	380,737	6.87	145.33	
Accumulated other comprehensive income .....	-108,481	-6.67	28,272	2.08	18,777	1.10	37,120	17,749			
Other equity capital components .....	0	0	-73,528	-5.41	-73,528	-4.30	-73,528	-58,181			
Total liabilities and equity capital .....	1,625,686	100.00	1,359,322	100.00	1,711,705	100.00	1,321,050	1,047,615	19.60	143.20	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	92,695	5.70	96,500	7.10	96,500	5.64	96,500	96,500	-3.94	33.00	
Notes payable to subsidiaries that issued TPS .....	89,795	5.52	93,600	6.89	93,600	5.47	93,600	93,600	-4.07	32.83	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0		



## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	41.85	82.17	28	22.98	78.46	16	31.95	66.37	22	79.83	79.13	52	33.13	65.39	24
Dividends declared / Net income.....	19.68	34	26	16.48	25.30	33	19.66	28.27	30	26.61	29.39	46	17.87	25.65	36
Net income – dividends / Average equity.....	9.71	7.04	78	10.31	9.64	63	8.38	8.62	54	6.05	6.36	46	9.58	7.61	74
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	273.72	128.25	85	488.41	139.49	90	363.25	155.92	87	186.92	130.75	76	362.14	160.93	88
Dividends from nonbank subsidiaries .....	0.30	2.20	72	0.43	3.97	71	8.01	4.90	80	7.63	3.01	80	9.91	2.59	84
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	0	48	0	0	48
Dividends from all subsidiaries .....	274.01	168.66	81	488.84	193.08	89	371.26	203.53	84	194.55	158.62	73	372.05	209.89	84
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	51.08	43.08	52	74.99	36.56	85	67.06	45.96	67	42.72	43.52	50	59.86	45.88	65
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries .....	0.01	0.85	77	0.03	0.90	75	0.04	0.88	76	0.08	0.57	88	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	51.09	46.71	52	75.03	38.35	82	67.10	51.33	66	42.80	51.02	47	59.86	48.40	60
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	3.97	45.98	41	4.63	54.17	43	31.66	62.63	34	101.14	99.52	65	39.81	76.61	28
Interest income from nonbank subsidiaries.....	0	2.85	35	0.19	2.35	68	0.06	2.44	64	1.14	0.07	91	1.09	0.91	88
Management and service fees from nonbank subsidiaries .....	0	0.54	41	0	0.63	39	0	0.37	40	0	0.02	47	0	0.02	47
Other income from nonbank subsidiaries.....	31.37	0.18	98	247.59	0.08	97	52.87	0.07	97	23.76	0.11	98	11.56	0.01	97
Operating income from nonbank subsidiaries .....	35.34	54.49	50	252.41	76.16	88	84.59	87.22	58	126.04	105.70	78	52.46	83.73	26
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			29.39			65.48	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			0			0	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0			0	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0			0	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			29.39			65.48	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.02	65.33	66	95.42	67.82	55	94.39	74.16	45	94.98	76.69	42	96.52	77.61	45
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries .....	0.03	1.33	76	0.04	2.08	73	0.05	1.44	75	0.18	0.96	88	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries .....	99.05	75.26	53	95.46	81.78	43	94.44	83.13	33	95.17	84.80	29	96.52	94.06	30
Dividends from nonbank subsidiaries .....	0.11	3.28	65	0.08	2.67	64	2.08	3.07	72	3.88	1.76	80	2.64	1.13	82
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	75	0	0.18	73	0.04	0	92	0.07	0	93
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0	48	0	0	48
Other income from nonbank subsidiaries.....	0.85	0	97	4.45	0.01	96	3.48	0.01	98	0.91	0	98	0.77	0	97
Operating income from nonbank subsidiaries .....	0.95	5.58	63	4.54	6.48	69	5.56	4.67	79	4.83	2.06	81	3.48	1.56	82
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	0	48	0	0	47
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt .....	112.40	28.16	89	70.31	28.31	82	113.26	26.38	92	68.27	59.71	73	115.69	70.71	76